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CLAIMS:

We claim:

1. A mobile commerce system comprising:

a plurality of mobile server wallets each wallet having an association with a corresponding subscriber in a wireless service provider network;

a proxy server disposed in said wireless service provider network; and,

a filter plug-in coupled to said proxy server and configured to intercept selected payment messages flowing through the proxy server and to route said payment messages to selected ones of said mobile server wallets.

2. The mobile commerce system of claim 1, further comprising a plurality of profiles communicatively linked to said filter plug-in, each of said profiles specifying a merchant configured to engage in mobile commerce transactions through said wireless service provider network, said filter plug-in having a further configuration for routing said payment messages said selected ones of said mobile server wallets when a source of said payment messages matches a merchant identity specified in at least one of said profiles.

3. The mobile commerce system of claim 1, wherein individual ones of said mobile server wallets are disposed in at least one of an Internet service provider server, said wireless service provider network server, a merchant server, a financial institution server and a portal server.

4. The mobile commerce system of claim 2, wherein at least one of said profiles further comprises a specification of a markup language able to be processed in said filter plug-in.

5. A method for processing mobile commerce transactions in a wireless service provider network, the method comprising the steps of:

filtering payment messages flowing between merchants and subscribers to the wireless service provider network to identify specific payment messages associated with specific subscribers in the wireless service provider network; and,

routing filtered ones of said payment messages to specified mobile server wallets associated with said specific subscribers.

6. The method of claim 5, further comprising the steps of:

consulting filters which specify specific ones of said merchants;

monitoring message traffic flowing from said merchants; and,

intervening in purchase transactions originating in said merchants.

7. The method of claim 5, wherein said routing step comprises routing filtered ones of said payment message to specified mobile server wallets associated with said specific subscribers and positioned outside of the wireless service provider network.

8. The method of claim 5, wherein said routing step comprising routing filtered ones of said payment messages to specified mobile server wallets associated with said specific subscribers and selected by said specific subscribers.

9. A machine readable storage having stored thereon a computer program for processing mobile commerce transactions in a wireless service provider network, the computer program comprising a routine set of instructions for causing the machine to perform the steps of:

filtering payment messages flowing between merchants and subscribers to the wireless service provider network to identify specific payment messages associated with specific subscribers in the wireless service provider network; and,

routing filtered ones of said payment messages to specified mobile server wallets associated with said specific subscribers.

10. The machine readable storage of claim 9, further comprising the steps of:

consulting filters which specify specific ones of said merchants;

monitoring message traffic flowing from said merchants; and,

intervening in purchase transactions originating in said merchants.

11. The machine readable storage of claim 9, wherein said routing step comprises routing filtered ones of said payment message to specified mobile server wallets associated with said specific subscribers and positioned outside of the wireless service provider network.

12. The machine readable storage of claim 9, wherein said routing step comprising routing filtered ones of said payment messages to specified mobile server wallets associated with said specific subscribers and selected by said specific subscribers.